

FIRST PRIORITY FINANCIAL CORP.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3597042	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev	
Assets	\$450	\$446	-0.8%	
Loans	\$324	\$336	3.7%	
Construction & development	\$8	\$8	-0.8%	
Closed-end 1-4 family residential	\$108	\$103	-4.7%	
Home equity	\$41	\$32	-21.9%	
Credit card	\$0	\$0		
Other consumer	\$3	\$3	4.0%	
Commercial & Industrial	\$59	\$53	-10.0%	
Commercial real estate	\$86	\$115	33.5%	
Unused commitments	\$67	\$78	15.6%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$42	\$21	-48.7%	
Asset-backed securities	\$0	\$0		
Other securities	\$51	\$68	34.2%	
Cash & balances due	\$16	\$11	-30.1%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$0	\$0		
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$0	\$0		
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$410	\$404	-1.3%	
Deposits	\$382	\$358	-6.2%	
Total other borrowings	\$26	\$45	71.6%	
FHLB advances	\$26	\$45	71.6%	
Equity				
Equity capital at quarter end	\$40	\$42	4.1%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$6	NA	
Performance Ratios				
Tier 1 leverage ratio	8.3%	9.5%	--	
Tier 1 risk based capital ratio	12.0%	12.2%	--	
Total risk based capital ratio	13.1%	12.9%	--	
Return on equity ¹	0.9%	7.1%	--	
Return on assets ¹	0.1%	0.7%	--	
Net interest margin ¹	3.3%	3.7%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	50.0%	53.2%	--	
Loss provision to net charge-offs (qtr)	58.2%	197.4%	--	
Net charge-offs to average loans and leases ¹	0.6%	0.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013
Construction & development	3.8%	3.3%	0.0%	0.0%
Closed-end 1-4 family residential	2.4%	1.7%	0.2%	0.1%
Home equity	4.6%	1.6%	0.7%	0.0%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	0.0%	1.7%	0.0%	0.0%
Commercial & Industrial	0.5%	1.1%	0.0%	0.0%
Commercial real estate	2.3%	0.9%	0.0%	0.0%
Total loans	2.2%	1.3%	0.1%	0.0%